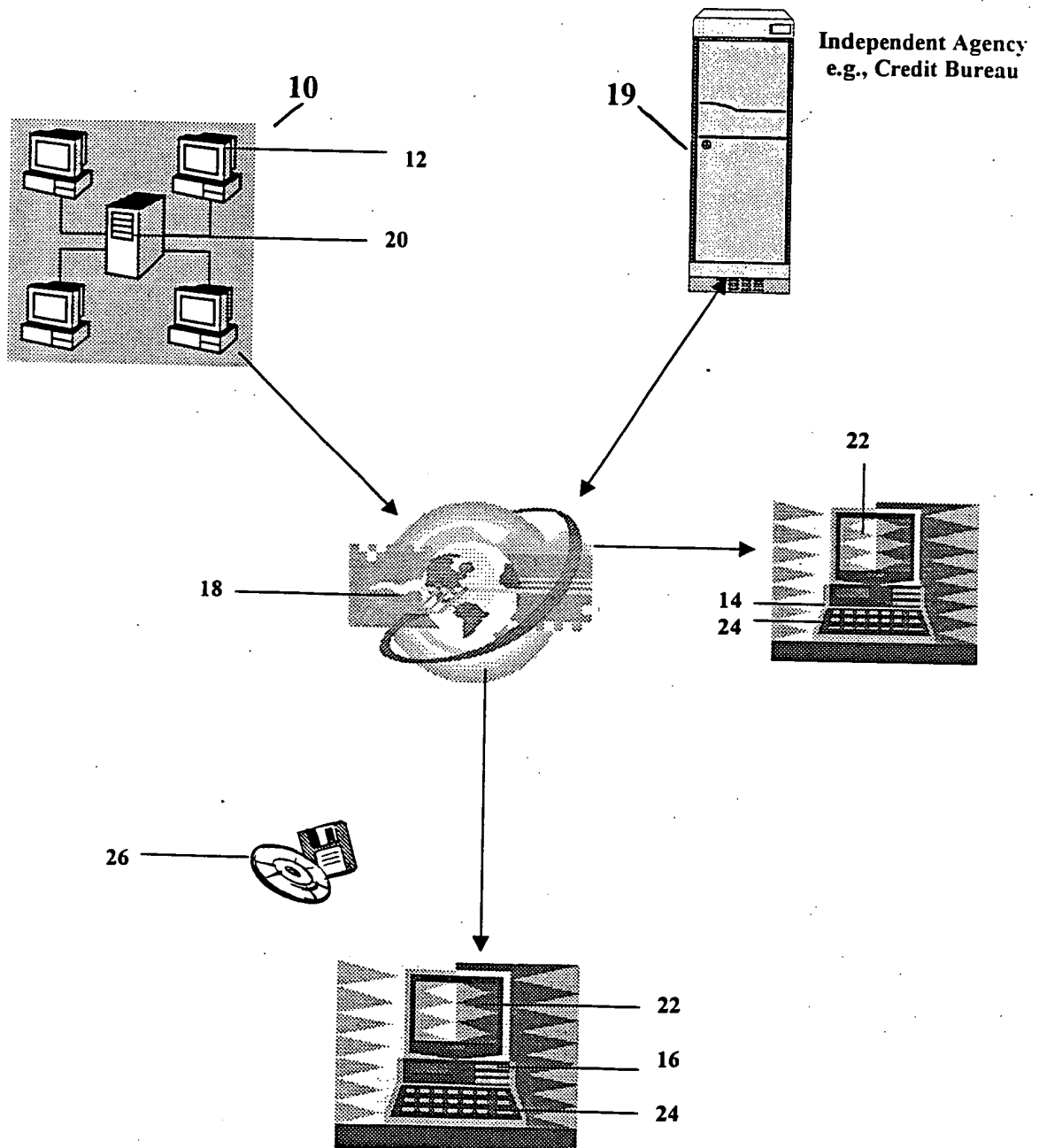
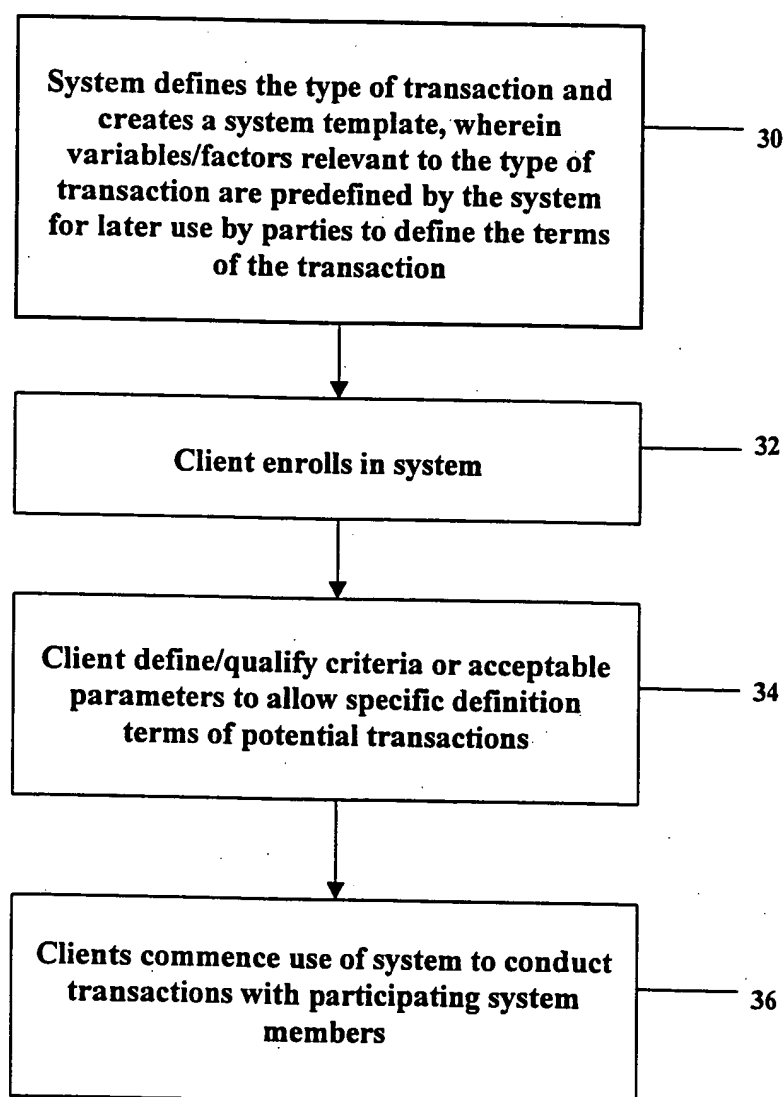


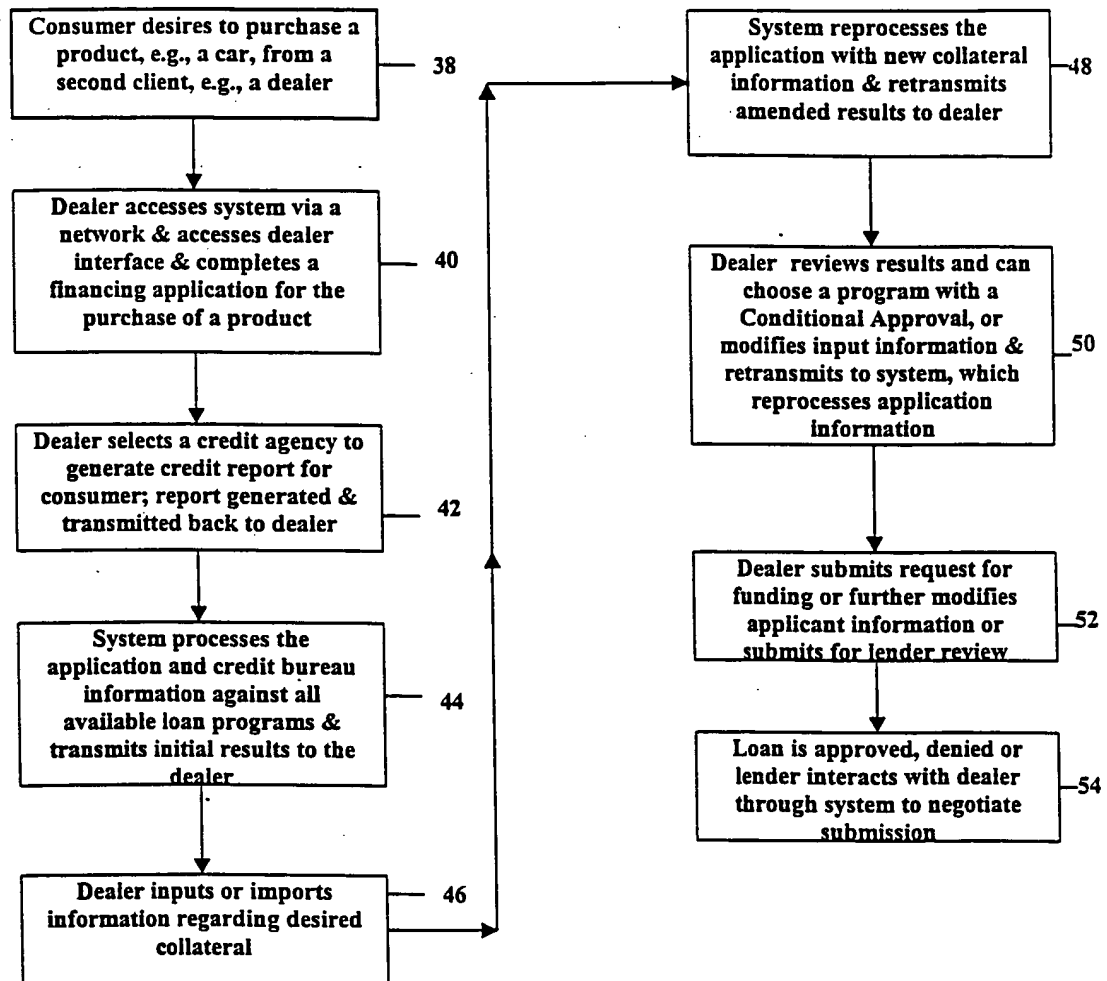
**Figure 1**



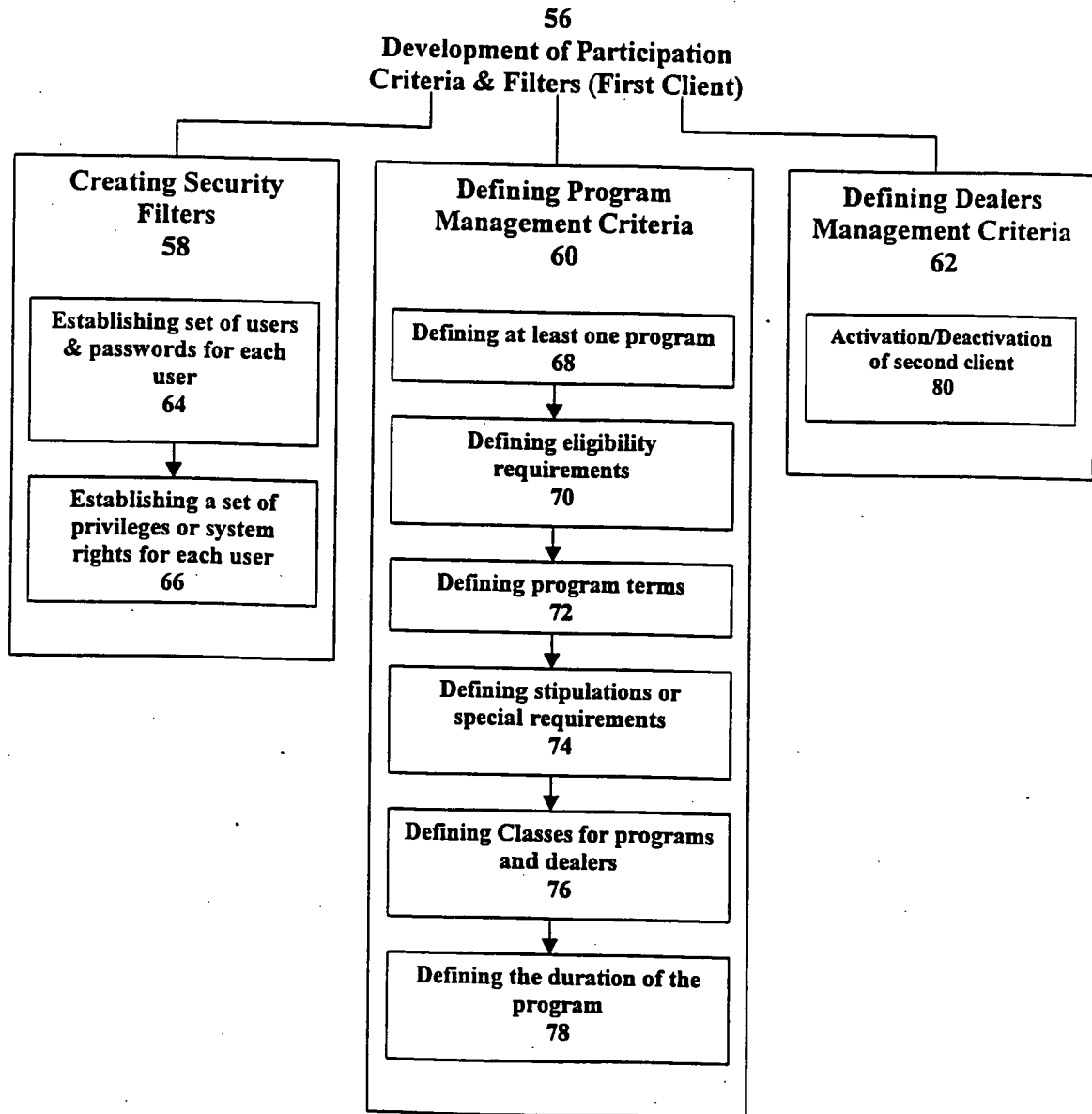
## Figure 2



**Figure 3**



# Figure 4



# Figure 5

## Edit Loan Programs

82

Program Name:

Advantage Plus A

Loan Amount:

\$ 5000 Min. 50000 Max.

Min. Down Payment:

20.000 %

Max. Loan To Value (Advance):

125.000 %

Maximum Auto Payment Factors:

The following three factors calculate Maximum Payment limits for this program based on a borrowers debt and income.

Min. Disposable Income (DI):

\$ 1000

Max. Debt To Income (DTI):

50.000 %

Max. Payment to Income (PTI):

20.000 %

Options:

The following fields apply to Participating OR Discount programs only.

Dealer Participation:

Max. Participation:

0 %

Dealer Share:

0 %

Lender Discount:

Discount:

10.000

Lender Fee:

250

Save

86

Terms, Rate and Restrictions

New/Used	Terms and Rates			Vehicle Restrictions		
	Min. Term	Max. Term	Base Rate (%)	Min. Year	Max. Year	Max. Mileage
New	12	72	11.500	2002	2002	500 : SATS CARS
New	12	60	11.000	2001	2002	500 : SATS CARS
Used	12	60	14.000	2000	2002	20000 : SATS CARS
Used	12	60	14.000	1999	2002	30000 : SATS CARS
Used	12	48	14.500	1998	2002	40000 : SATS CARS
Used	12	36	16.000	1997	2002	55000 : SATS CARS
Used	12	24	18.000	1995	2002	75000 : SATS CARS

Terms and Rates

New/Used	Min. Term	Max. Term	Base Rate (%)	Min. Year	Max. Year	Max. Mileage
						Add

Add a new term and rate

Back

Stipulations

Done

88

# Figure 6

## Add Criteria Item

Program Name: Advantage B		Criteria Set Type: Pass/Fail	
Criteria Set Name: Tier 1		Criteria Set Results: Conditional Approval	
Currently used criteria items:	Operator	Value	Action
BK 13, total last 12 mos	<=	0	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
BK 7, total last 12 mos	<=	0	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Repos, total	<=	1	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Repos, total last 24 mos	<=	0	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Credit Score	>=	620	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Debt To Income (%)	<=	43.000	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Highest Credit	>=	9000	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Late Payments, last 12 mos	<=	2	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Income, gross monthly	>=	2000	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
BK, total	<=	1	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Time At Job, total mos	>=	12	<input type="button" value="Edit item"/> <input type="button" value="GO"/>
Time At Residence, total mos	>=	12	<input type="button" value="Edit item"/> <input type="button" value="GO"/>

Select a criteria item from the drop down to include in the current criteria set.

90

Available Criteria Items

Highest Credit  
Income, disposable monthly  
Income, gross monthly  
Late Payments, last 12 mos  
Repos, total  
Repos, total last 12 mos  
Repos, total last 24 mos  
Repos, total last 36 mos  
Time At Job, total mos  
Time At Profession, total mos  
Time At Residence, total mos

94

Operator

Is Less Than  
Is Less Than Or Equal To  
Is Not Equal To  
Is Equal To  
Is Greater Than  
Is Greater Than Or Equal To

92

Value

# Figure 7

Program Name: Advantage B		Date Created: 11/23/2001		Created By: Ima Baber		
<b>Program Information and Requirements:</b>						
Maximum Loan Advance:	120.000%					
Loan Amount:	\$5,000.00 Min. \$20,000.00 Max.					
Minimum Down Payment:	20.000%					
Minimum Disposable Income:	\$1,000.00					
Maximum Debt Ratio:	50.000%					
Max. Payment to Income:	20.000%					
<b>Participation:</b>						
Max. Participation:	0.000%					
Dealer Split:	0.000%					
<b>Discount:</b>						
Discount Percentage:	0.000%					
Fee:	\$0.00					
<b>Program Term(s) and Rate(s)</b>						
New	12	60	16.500%	2001	2002	500
Used	12	60	20.000%	2001	2002	15000
Used	12	48	20.000%	1999	2002	35000
Used	12	36	20.000%	1998	2002	50000
Used	12	24	20.000%	1996	2002	75000
<b>Pass/Fail Criteria Set:</b>						
Tier 3 SFA	Repos. total	<=	1	0.000	Submit	
	Repos. total last 36 mos	<=	0			
	Credit Score	>=	620			
	Income, disposable monthly	>=	2500			
	BK, total	<=	1			
Tier 1 SFA	Repos. total	<=	0	0.000	Submit	
	Credit Score	>=	680			
	Debt To Income (%)	<=	50.000			
	Income, gross monthly	>=	2000			
	BK, total	<=	0			
Tier 2 SFA	Credit Score	>=	700	0.000	Submit	
	Income, disposable monthly	>=	800			
Tier 1	BK 12, total last 12 mos	<=	0	0.000	Conditional Approval	
	BK 7, total last 12 mos	<=	0			
	Repos. total	<=	1			
	Repos. total last 24 mos	<=	0			
	Credit Score	>=	620			
	Debt To Income (%)	<=	45.000			
	Highest Credit	>=	5000			
	Late Payments, last 12 mos	<=	2			
	Income, gross monthly	>=	2000			
	BK, total	<=	1			
	Time At Job, total mos	>=	12			
	Time At Residence, total mos	>=	12			
<b>Stipulations:</b>						
1. Must use most recent Bankers System or LAM contract						
2. Title in the name of Demo Bank One 27631 La Paz Laguna Niguel, CA 92677						
3. Factory Invoice/Booksheet						
4. Signed by both Dealer and Customer						
5. \$500 maximum deductible, minimum 6 month term, name, address and phone number of agent or carrier.						
6. Proof of down payment if trade-in, copy of Booksheet, Copy of Title, Odometer Statement						
7. All open accounts must be current prior to funding						
8. Minimum 3 years history						
9. Copy of valid Drivers License						
10. Copy of Social Security Card						
11. Most current with year-to-date						
12. Booksheet, Odometer Statement and copy of Title						
13. Three references with addresses and phone numbers						

# Figure 8

## Criteria Item Score

Program Name: Advantage Plus A  
Terms And Rates: View Rates

Criteria Set Name: Score Plus  
Criteria Set Adjustment: See Below

Total Min		Total Max	Criteria Set Adjustment		Action	Rate Adjustment
	50		Denial			0.000
50	60		Submit For Approval			0.000
60	65		Conditional Approval			0.500
65	70		Conditional Approval			0.000
70	75		Conditional Approval			-0.500
75	80		Conditional Approval			-0.750
80			Conditional Approval			-1.000
Add Save						

Item(s)	Min	Max	Separation	Value	Score	False Score	Missing Score
Credit Score		580			-10		-50
	580	620			-5		
	620	660			0		
	660	680			10		
	680	720			30		
	720	760			40		
	760				50		
Debt To Income (%)		30.000			10		0
	30.000	35.000			7		
	35.000	50.000			5		
	50.000				0		
Highest Credit		10000			0		-15
	10000	20000			10		
	20000	50000			15		
	50000				20		
Late Payments, last 12 mos		1			0		0
	1	2			-10		
	2	3			-20		
	3				-30		
Income, disposable monthly		800			0		-50
	800	1000			5		
	1000	2000			10		
	2000	5000			15		
	5000				20		
Time At Job, total mos		12			-10		-10
	12	48			0		
	48	60			10		
	60				20		
Time At Residence, total mos		12			-10		-10
	12	48			0		
	48	60			10		
	60				20		
Repos, total last 24 mos				0	0	-50	0
BK, total				0	0	-50	0

Select a your method to add additional item(s): Show Non-Range

Available criteria items list: Range	Min	Max	Score	Missing Score
Minimum = greater or equal to				
Maximum = less than				
Score = score if qualified				
Missing Score = score if item is missing from application				

Add Save

Stipulations Back



# Figure 9 (Class Manager)

**Class Manager**

Class Name	Status	Action
Class A	Active	GO

Back Add New Class

95

- Associate Programs
- Associate Dealers
- View Programs
- View Dealers
- Inactivate
- Delete

**Associate Lenders**

Class Name: Class A

Select one or more programs to be associated to this class.

Programs:

- ☐ Check here to select ALL programs.
- ☐ Check here to remove ALL programs.
- ☒ Advantage Plus
- ☒ Advantage
- ☒ Joint Applicant
- ☒ Advantage Plus A
- ☒ Advantage A
- ☒ Joint Applicant A
- ☒ Advantage B
- ☐ Dealer World
- ☒ Advantage Plus A

Back Save Associate Dealers

**Associate Dealers**

Class Name: Class A

Select one or more dealers to be associated to this class.

Dealers:

- ☐ Check here to select ALL dealers.
- ☐ Check here to remove ALL dealers.
- ☐ Chevrolet Store USA
- ☒ Ford World
- ☐ Chrysler Land
- ☒ Sam's Chevrolet

Back Save Associate Programs

The Class Manager is used to associate dealers with particular programs. The Lender may elect to restrict particular programs within states or dealer groups. The association is made by the lender.

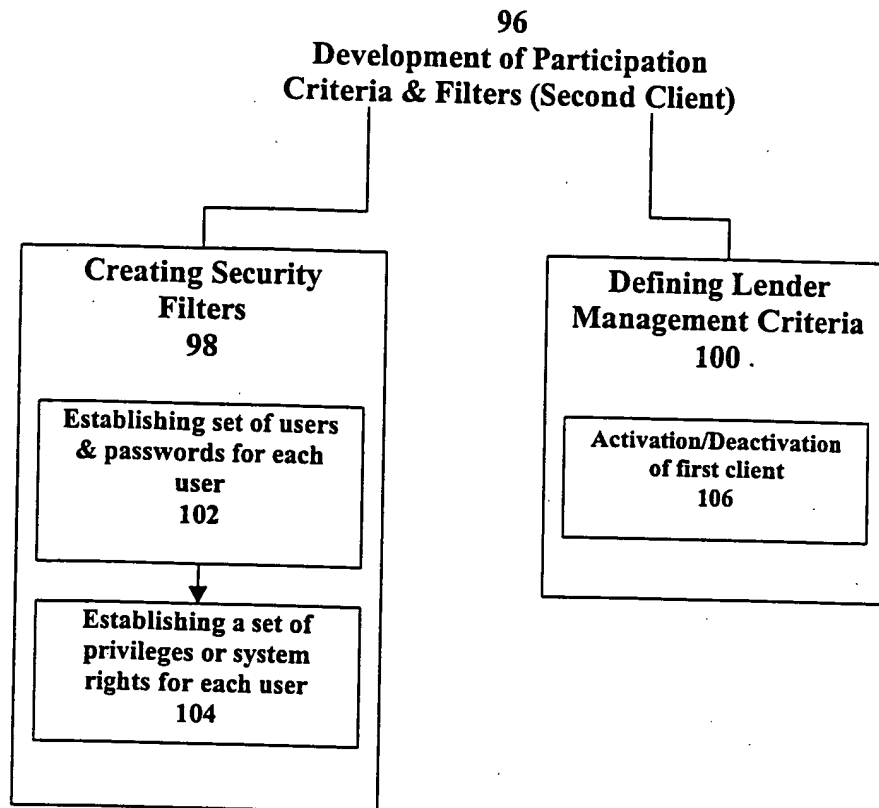
# Figure 10

## Dealer Enrollment Application

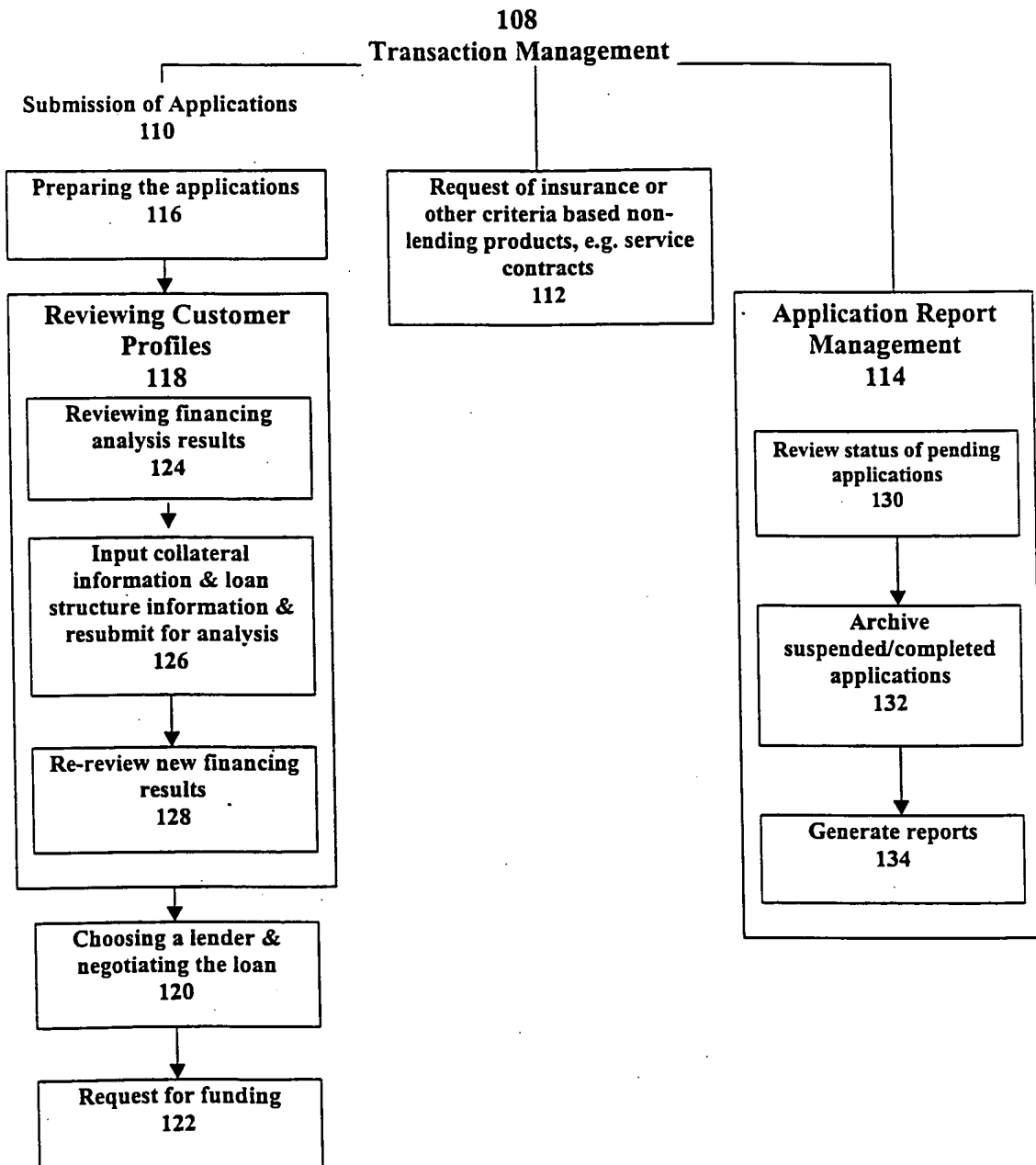
### Add Dealer Profile

This is the information used by the lenders to identify you			
Dealership Name	<input type="text"/>	Dealer Group Name	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
City	<input type="text"/>	City	<input type="text"/>
State	<input type="text"/>	State	<input type="text"/>
Zip Code	<input type="text"/>	Zip Code	<input type="text"/>
Phone	<input type="text"/>	Phone	<input type="text"/>
Fax	<input type="text"/>	Fax	<input type="text"/>
Home Area	<input type="text"/>	Email	<input type="text"/>
Company Information			
Dealer Tax ID	<input type="text"/>	Monthly New Sales	<input type="text"/>
Date Est.	<input type="text"/>	Monthly Used Sales	<input type="text"/>
Dealership Type	<input type="text"/>	Management System	<input type="text"/>
This is the information used by the lenders to contact appropriate personnel			
General Manager		Finance Manager	
First Name	<input type="text"/>	First Name	<input type="text"/>
Last Name	<input type="text"/>	Last Name	<input type="text"/>
Phone	<input type="text"/>	Phone	<input type="text"/>
Email	<input type="text"/>	Email	<input type="text"/>
Other Contacts		Systems Manager	
First Name	<input type="text"/>	First Name	<input type="text"/>
Last Name	<input type="text"/>	Last Name	<input type="text"/>
Phone	<input type="text"/>	Phone	<input type="text"/>
Email	<input type="text"/>	Email	<input type="text"/>
System Administrator Login Information			
Username	<input type="text"/>		
Password	<input type="text"/>		
Confirm Password	<input type="text"/>		
		<input type="button" value="Save"/> <input type="button" value="Cancel"/>	

# Figure 11



**Figure 12**



# Figure 13

CREDIT APPLICATION	CREDIT REPORT	FINANCING OPTIONS	VEHICLE & STRUCTURE	DEAL STATUS			
Amount Financed: \$22,300.00							
MSRP/Wholesale: \$15,000.00		Down Payment: \$1,000.00 (4.292%)					
Lender Deal Info		Program Info		Vehicle	Customer Limit	Par/Disc.	Steps
Select	Loan Program	Max Term	Buy Rate	Max Amount	Payment	Payment	
Conditional Approvals:							
Demo Bank One							
Deal	+ Advantage	60	20.000%	\$30,000.00	\$590.81	\$800.00	DISC View
Deal	+ Advantage A	60	20.000%	\$30,000.00	\$590.81	\$800.00	View
Deal	+ Advantage Plus	60	13.000%	\$50,000.00	\$507.39	\$800.00	DISC View
Deal	+ Advantage Plus A	60	13.000%	\$50,000.00	\$507.39	\$800.00	DISC View
Demo Bank 1							
Deal	+ Gold Star	60	14.500%	\$30,000.00	\$524.68	\$800.00	View
Deal	+ Silver Star 3	60	20.000%	\$30,000.00	\$590.81	\$800.00	PAR View
Demo Bank 2							
Deal	+ Advantage Plus	60	13.000%	\$50,000.00	\$507.39	\$800.00	PAR View
Deal	+ Tier 1 Discount	60	20.000%	\$30,000.00	\$590.81	\$800.00	DISC View
Finance and Insurance Services							
Deal	+ Tier 2	60	21.000%	\$20,000.00	\$603.29	\$800.00	PAR View
Deal	+ Tier 3	60	21.000%	\$20,000.00	\$603.29	\$800.00	PAR View
Harborside Acceptance Company							
Deal	+ Class 1	60	15.000%	\$30,000.00	\$530.52	\$800.00	View
Deal	+ Class 2	60	15.000%	\$30,000.00	\$530.52	\$800.00	View
Deal	+ Class 3	60	15.000%	\$30,000.00	\$530.52	\$800.00	View
Submit For Approval:							
Harbor Financial Services							
Deal	+ CLASS I	72	14.000%	\$50,000.00	\$459.51	\$800.00	PAR View
Deal	+ CLASS II	72	14.000%	\$50,000.00	\$459.51	\$800.00	PAR View
Deal	+ CLASS III	72	18.000%	\$50,000.00	\$508.61	\$800.00	PAR View
Declined:							
Finance and Insurance Services							
	+ Tier 1	60	21.000%	\$20,000.00	--	--	--

# Figure 14

**CREDIT APPLICATION** **CREDIT REPORT** **FINANCING OPTIONS** **VEHICLE STRUCTURE**

Amount Financed: **\$22,300.00**

MSRP/Wholesale: **\$15,000.00**

Down Payment: **0%**

**Lender Deal Info**

Select: **Demo Bank One** Loan Program: **Advantage** Max Term: **60** Days: **0%**

**Conditional Approvals:** Close

**Demo Bank One**

Deal	Term	Rate	Amount	Monthly	Disc	View
Deal <b>▲</b> + Advantage	60	20.000%	\$30,000.00	\$590.81	\$800.00 DISC	View
Deal <b>▲</b> + Advantage A	60	20.000%	\$30,000.00	\$590.81	\$800.00	View
Deal <b>▲</b> + Advantage Plus	60	13.000%	\$30,000.00	\$307.39	\$800.00 DISC	View
		13.000%	\$50,000.00	\$307.39	\$800.00 DISC	View
		14.500%	\$50,000.00			View
		20.000%	\$30,000.00	\$590.81	\$800.00 PAR	View
		13.000%	\$50,000.00	\$307.39	\$800.00 PAR	View
		20.000%	\$30,000.00	\$590.81	\$800.00 DISC	View
		21.000%	\$20,000.00	\$603.29	\$800.00 PAR	View
		21.000%	\$20,000.00	\$603.29	\$800.00 PAR	View
		15.000%	\$30,000.00	\$530.32	\$800.00	View
		15.000%	\$30,000.00	\$530.32	\$800.00	View
		15.000%	\$30,000.00	\$530.32	\$800.00	View

**Vehicle Information and Options**

Program Name: **Advantage**

Maximum Loan Amount: **\$70,000.00**

Loan Amount: **\$22,300.00** (Max: \$70,000.00)

Maximum Down Payment: **25.000%**

Maximum Repayable Amount: **\$100.00**

Maximum Daily Rate: **\$7.000%**

Max Payment to Borrower: **\$7.000%**

**Performance:** **2000** (Minimum: 2000, Maximum: 2000)

**Make:** **Toyota** **Model:** **Camry**

**Color:** **Black**

**Transmission:** **Automatic**

**Drive Type:** **4WD**

**Engine:** **2.4L**

**MPG (City):** **24** **MPG (Hwy):** **34**

**MSRP:** **\$15,000.00** **Wholesale:** **\$12,000.00**

**Vehicle History:**

Vehicle	Year	Make	Model	MPG (City)	MPG (Hwy)	MSRP
New	2000	Toyota	Camry	24	34	\$15,000
Used	1999	Toyota	Camry	24	34	\$14,000
Used	1998	Toyota	Camry	24	34	\$13,000
Used	1997	Toyota	Camry	24	34	\$12,000

**Harbor Financial Services**

Deal	Term	Rate	Amount	Monthly	Disc	View
Deal <b>▲</b> + CLASS I	72	14.000%	\$50,000.00	\$459.51	\$800.00 PAR	View
Deal <b>▲</b> + CLASS II	72	14.000%	\$50,000.00	\$459.51	\$800.00 PAR	View
Deal <b>▲</b> + CLASS III	72	14.000%	\$50,000.00	\$459.51	\$800.00 PAR	View

**Declined:**

**Finance and Insurance Services**

+ Tier 1

Term	Rate	Amount	Monthly	Disc	View
60	21.000%	\$20,000.00			View

**Stipulations:**

- Title to the name of: Demo Bank One-27431 La Paz Laguna Niguel, CA 92677
- Proof of down payment: 4 weeks: copy of Booksheet, Copy of Title, Odometer Statement
- Copy of valid Drivers License
- Factory Invoice/Booksheet
- Signed by both Dealer and Customer
- All open accounts must be current prior to funding
- Must use most recent Bankers System or SAJ contract
- Must equal with year-to-date
- \$500 in business deductible, minimum 6 month term, name, address and phone number of agent or carrier
- Three references with addresses and phone numbers
- Minimum 2 years history
- Copy of Social Security Card
- Booksheet, Odometer Statement and copy of Title

**Close**

## Figure 15

# Insurance Application

### Insurance Information

Driver 1:

Gender:

Marital Status:

Occupation:

Date first licensed:

Have you had any Major Traffic Violations in the past 5 years (3 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

Have you had any Minor Traffic Violations in the past 5 years (3 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

-- Enter number of minor traffic violations:

Have you had any Accidents in the past 5 years (2 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

-- Enter number of accidents:

Vehicle Information:

VIN Number:

Garaging City:

Garaging State:

Garaging Zip Code:

Cost of vehicle new:

Has the vehicle been customized?

Vehicle Usage:

Annual mileage:

Mileage one-way to work/home:

Is the vehicle leased?

If vehicle is leased, is GAP coverage needed?

Cerold Bump

Male

Single

Advertising/Promotion

(mm/dd/yyyy)

☐ Yes ☒ No

☒ Yes ☐ No

☒ Yes ☐ No

2G4NJ52TXW

ABERDEEN

MD

21001

☐ Yes ☒ No

Work

☐ Yes ☒ No

☐ Yes ☒ No

## FIGURE 16

### Status of Applications

#### Applicant Status

Page # 1 of 1				Total Records : 13	
Type	Name	Submit Date	Finance	Insurance	Archive
Single	Kyaccommon, Lee	12/19/2001 9:11:38 AM	In Process	Not Quoted	<input type="checkbox"/>
Single	Kyaccommon, Lee	12/18/2001 7:06:29 AM	In Process	Not Quoted	<input type="checkbox"/>
Single	Kyaccommon, Lee	12/18/2001 6:37:58 AM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 2:41:28 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 2:41:05 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	partin, rhonda	12/17/2001 1:57:25 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 1:48:38 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 1:45:48 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Kyaccommon, Helen	12/17/2001 1:25:46 PM	SFA Sent	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/3/2001 3:58:44 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	partin, rhonda	12/3/2001 1:13:36 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	hwaccommon, maria	11/30/2001 3:50:12 PM	Completed	Not Quoted	<input type="checkbox"/>
Single	McKay, Jody	11/29/2001 3:35:44 PM	In Process	Not Quoted	<input type="checkbox"/>

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